



L to R: Jim Ashlock and Carolyn Pippinger L to R: Machele Campbell, Sheriff Larry Campbell L to R: Maureen Thompson and Ted Thomas



L to R: Ray Munroe, Terry Madigan, Janice Lowery, Peggy Munroe, Emily Fritz L to R: Martha & Andy Roberts, Kelly & Michele Lynch, Jim Pitman L to R: Mike & Flo Schmidt, Jerrell Lowery



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If you have not been receiving email notices for the NEBA meetings, please contact Peggy Munroe at peggy@talstar.com

North East Business Association
 c/o 2791 Capital Circle N.E.
 Tallahassee, FL 32308

Calendar

NEBA meetings are held on the **2nd Tuesday** of each month at

Holiday Inn Hotel & Suites
 2725 Graves Road

From 12:00p.m. - 1:00p.m.
 \$12.00 per person
 cash and check preferred

Jan. 10 - Dr. Catherine Kunst
 Director of Innovation Park

Feb. 13 - Town Hall Meeting
 City Commission

Mar. 12 - DBPR, Ken Lawson

North East Business Association

2011 Officers

- Tom Napier - President**
ProBank
- Mark Trafton - President Elect**
Armor Realty
- Carolyn Pippenger - Treasurer**
Sign Printers
- Cora Ann Chapman - Secretary**
- Scott Hunt - Past President**
Hunt Insurance Group

Board Directors

- Mike Frieder**
On Call Computer Solutions
- Ben Graybar**
Tallahassee State Bank
- Rebecca Hale**
Fox 49
- Scott Hunt**
Hunt Insurance Group, LLC
- Jerrell Lowery**
Jerrell Lowery State Farm
- Michele Lynch**
Sunshine State Bank
- Peggy Munroe**
Mays-Munroe, Inc.
- Mike Schmidt**
The Egg Café and Eatery
- Bruce Screws**
Bill's Signs
- Maureen Thompson**
Media Options, Inc.
- Ted Thomas**
Thomas Mitchell Realty

NEBA News

Producer: Miranda Madden
Editor: Maureen Thompson

The North East Business Association publishes NEBA News quarterly. Articles of interest are welcome. Publication of submitted materials is subject to review and space available. Article deadline is the 1st day of the month of publication. Send articles, letters, photos or suggestions to NEBA News at the following email address:
NEBA_Tally@rocketmail.com



NEBA'S MISSION

To enhance Tallahassee's business climate by advancing the interests of small business owners with state and local government officials and to promote local commerce through networking with other business owners and education of our members.

WELCOME, NEW NEBA MEMBERS!

Dale Tadlock Roofing, Harry Hooper, Atty., Michael Davino-Waddell & Reed, Inc.

ENSURE YOUR FAMILY'S SECURITY WITH AN ESTATE PLAN

No matter what your net worth, you should have an estate plan in place. Such a plan ensures that your family is cared for and your assets maximized upon your death. An estate plan consists of your will, health care documents, powers of attorney, life insurance coverage, and post-mortem letters.

For those of you with an estate plan already, good for you! But we have a piece of additional advice: make it a priority to review the plan every two years to see whether it needs updating.

- Here are the life events that necessitate an update to your plan:
- Divorce
 - Marriage or remarriage
 - Birth/adoption of child
 - Death of spouse or child
 - Sale of a residence or purchase of new residence
 - Retirement
 - Enactment of new tax laws

- When updating your estate plan you may need to do the following:
- Change legal documents to comport with state laws if you move to a different state
 - Revise your will, especially if your assets have increased significantly
 - Change wills or trust instruments to account for changes in beneficiaries
 - Change your post-mortem letter to reflect new assets, changes in executors, or other changes
 - Name a different executor
 - Reassess your life insurance needs
 - Add or change a power of attorney

Due to recent changes in estate tax laws, many estate plans may need to be revised.
 Information provided by Sanders, Holloway & Ryan, PA. <http://www.shrcpa.com/newsletter.php>

NEBA 2012 ELECTIONS

Elections will be held at the January 10th meeting. There are 5 directors' seats open and 9 people running.

- 2012 Officers in place are:**
- President: Mark Trafton** (Armor Realty)
 - President elect: Mike Schmidt** (The Egg)
 - Treasurer: Michele Lynch** (Sunshine State Bank)
 - Secretary: Cora Ann Chapman** (retired)
 - Past President: Tom Napier** (Pro Bank)
- Directors on ballot: (You can choose only 5)**

 - Nancy Burns (LCSO)
 - Howard Eisenman (Enhanced Financial Services)
 - Becca Hale (WTLH FOX)
 - Tawinga Katsvairo (ARC Horizon, LLC)
 - Terry Madigan (Madigan Law Firm)
 - Peggy Munroe (Mays-Munroe, Inc)
 - Ted Nation (Nation One Financial)
 - Don Vodicka (Gem Collection)